# 4% on Savings

# LOOK BACK FOUR YEARS

Had you started saving \$20 a month steadily, four years ago, and banked it in our savings department regularly, you would now have \$1,000 to your credit.

Four years is a small part of your life. It passes quickly,

If you begin to save NOW, you will have no cause to look back with regret when another four years have passed.

You can start with a Dollar. Bank any amount as often as you can. We pay 4 per cent interest on all you save and bank with the Utah Savings & Trust Co.

#### Utah Savings & Trust Company Salt Lake City, Utah

Our Secured Certificates, being an absolutely safe investment, should especially appeal to

- 1. Managers of estates.
- Administrators with funds for investment.
- 3. Insurance companies.
- Those in charge of church funds.
- College trustees or officers of lodges or fraternal organizations, and
- 6 The judicious investor of personal funds.

Additional information may be obtained by addressing

#### Salt Lake Security & Trust Co.

32 Main Street, Salt Lake.

CAPITAL AND SURPLUS

#### McCornick & Co. Bankers

ESTABLISHED 1873.

General Banking Business Transacted.

Accounts Respectfully Solicited.

## \* \* \* Mining and Financial \* \* \*

POSSIBLY the directors of the Colorado mine at Tintic have information that leads them to expect an early increase in their visible supply of ore. Otherwise it is difficult to account for their generosity in handing out the usual quarterly dividend of three cents a share this month. According to close calculations the payment of this dividend will leave them with only \$60,-000 in the treasury. Brokers, mining men and mining reporters agreed among themselves that a divident at this time would add nothing to the value of Colorado stock. Few of these experts thought that it would be paid. Now that the dividend is posted they are asking each other whether they have been in error as to the resources of the Colorado or the directors of the company courting an overdraft. Most of them are inclined to give the directors credit for business sagacity and suspect, therefore, that the Colorado is on the track of something the public knows nothing about.

Five years ago everyone was wondering how much Colorado stock actually was worth. The keenest traders guessed it all the way from one to eight dollars. Today the agreement of the bunch can figure out in five minutes the investment value of the shares at that time. They were worth two dollars. Each share has paid in dividends two dollars-that is a return of the capital-and 57 cents-which is interest at the rate of six per cent per annum after deducting the 18 or 19 cents that the stock will bring on the present market. The present market, however, is a poor guide to intrinsic values. Prices of all shares are below normal. With a reasonable increase in business all the 18-cent shares would be worth a quarter, so the owner of Colorado is justified in invoicing his holdings at that price.

The history of Utah has furnished the suffragists and suffragettes with a number of convincing arguments. Future history will furnish them with What could be a better argument for the capacity of women to vote and to hold office than their demonstrated ability to make money out of mines. Lots of men can't do that. Down in the southeastern part of the state there is plenty of ground that is known to have mingled with its sands a heavy sprinkling of gold. Much of this ground has been located by prospectors, but they were able to do little with it because the only practicable method of reclaiming the gold is by the use of water and the prospectors did not have the money to store and pipe the water. Miss Lizzie Kilgrow, a young woman in her twenties, came along from British Columbia, where she had been organizing companies and selling mines, visited the Henry mountains, found a group of promising but undeveloped placer claims and formed a company with the capital necessary to begin operations. They are getting ready now to put water onto the great dry bars that carry from 50 cents to ten dollars to the ton in coarse gold.

Then there is Mrs. Lena Larsen, of Salt Lake City. She purchased and patented the Muirbrook group of claims at Stockton, Utah, years ago. Men-lots of them-have purchased claims at Stockton and gone broke Mrs. Larsen shipped the third car of ore from the Muirbrook last month and has two sets of leasees earning royalties for her on a part of the property. The last car she put on the market contained about 50 tons and brought her \$50 a ton. Part of it was galena ore and was worth as much as \$252 a ton. The mineral was taken from a 30-inch vein at a depth of 65 feet from the surface.

One of the most intelligent and satisfactory reports ever made on a new mining camp has come recently from Irwin campon, Nye county, Nevada, to the Eureka Sentinel, from a Nevada school ma'am who passed two days in camp and inspected personally all the prospects. Although she did not undertake to manage any of the mines or miners, it is clear from her letter that she has the knowledge and ability to manage either, or both.

. . .

Bishop Koyle, of Payson, Utah county, dreamed that a gold mine would be found in a certain locality near Payson. For three years and more he and his friends have been putting up money to test the veracity of his dream. Mrs. Lucy, P. Holton, of Brigham City, Utab, has gone the bishop neveral better. She, too, dreamed of a mine. By way of verification she had her husband, an attorney, dream the same dream. This corroborative evidence impressed his legal mind to such an extent that he put on overalls, shouldered a hammer and drills and marched to the scene of the vision about two miles southeast of Brigham City. There is no record that Bishop Koyle ever took a hand in the development of his dream mine. Mrs. Holton, however, went with her husband and turned the drills for him while he hammered his way into the ledge. Mrs. Holton also put one over on the bishop by dreaming of a mine in which there is real ore. A streak along the footwall of the ledge opened by her and her husband assays \$19,20 in gold and there are seven other streaks in the vein that show smaller but encouragir values. . . .

The story of Mrs. Holton proves that women can work in mines as well as discover, own and manage them. Such proof has been furnished before in numberless instances. The romantic history of the pioneer mining camps deals frequently with women who dressed as men and worked as men until accidents revealed their sex, and with more prosale cases in which wives assisted their husbands

### FOR REAL ESTATE

Mortgage Loans, Fire Insurance and Surety Bonds

Houston Real Estate
Investment Co

Capital \$500,000

Phones 27

351 Main St.

# Clicquot Champagne

Dry and Brut

The standard of fine champagne

Sold by all high class dealers

in the development of prospects by turning drills, mucking, twisting windinsses and loading holes with giant powder.

And who shall estimate the influence of thousands of women who, although far from the mines, have given men the courage and inspiration to maintain the weary search for the metals and to struggle on with foriorn hopes until the foriorn hopes triumphed? The names of these women are recorded on monumentsthe monuments which mark the corners of mining claims-in every mining region of the world. Are the suffragists not justified in maintaining that a name worthy of a place on a monument is worthy of a place on a poll book?

Striking waiters, I declare, Sure have got a nerve! Waiters, walters ev'rywhere. But not a one to serve!

Stick to Stickney's.